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**Amendment to the Claims**

This listing of claims will replace all prior versions, and listings of claims in the application:

**LISTING OF CLAIMS**

1. (Previously Presented) A method for developing a long-term financial plan using a financial modeling and counseling system accessible over a wide area network such as the Internet, comprising:
  - projecting expected yearly income for a period of time;
  - projecting expected yearly expenses for said period of time;
  - providing over the wide area network, at least one of investment coaching for any surplus of income over expenses and financing coaching for any deficit of income over expenses;
  - providing over the wide area network, accessible customized automated coaching and independent customized counseling by a live advisor directly to a user; and
  - providing over the wide area network, access to the customized coaching and counseling via a user-selected service level agreement selected from a plurality of available unique service level agreements, [where] wherein each of the available unique service level agreements includes a unique combination of amounts of accessible customized counseling by the live advisor and the customized automated coaching available access to at least one of the automated coaching and the live advisor.
2. (Original) The method of claim 1 wherein the user income and expense history resident on external databases can be accessed by the model.
3. (Original) The method of claim 1 wherein the user can introduce risk events into the model.
4. (Original) The method of claim 3 wherein the risk event includes at least one of: job loss, disability, casualty, market downturn, divorce, theft, fire, collision.
5. (Original) The method of claim 1 wherein the model predicts and highlights potential cash flow surplus and cash flow shortage for the user.

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6. (Canceled)
7. (Canceled)
8. (Original) The method of claim 1 wherein the financial model displays the aggregate cash flow in the form of a timeline over a defined period of time.
9. (Original) The method of claim 8 wherein each annual point of said timeline can be interactively dragged up and down on its vertical axis.
10. (Original) The method of claim 9 the financial model recalculates the aggregated cash flow based on the new positions of said annual points.
11. (Previously Presented) A system for developing a long term financial plan comprising:
  - a user computer system coupled to a wide area network such as the Internet;
  - a financial model generator coupled to said wide area network for projecting yearly user income and user expenses for a plurality of years;
  - a financial counseling server coupled to said wide area network for dispensing financial coaching related to a projected user cash flow over said plurality of years, for providing over a wide area network accessible customized automated coaching and independent customized counseling by a live advisor directly to a user; and for providing over the wide area network access to the customized coaching and counseling via a user-selected service level agreement selected from a plurality of available unique service level agreements, [where] wherein each of the available unique service level agreements includes a unique combination amounts of accessible customized counseling by the live advisor and customized automated coaching ~~of available access to at least one of the automated coaching and the live advisor.~~
12. (Original) The system of claim 11 wherein the user income and expense history resident on external databases can be accessed by the financial model generator through the wide area network.
13. (Original) The system of claim 11 further comprising a risk generator for introducing risk events into the financial model.

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14. (Original) The system of claim 13 wherein the risk event includes at least one of: job loss, disability, casualty, market downturn, divorce, theft, fire, collision.
15. (Original) The system of claim 11 wherein the financial model generator predicts and highlights potential cash flow surplus and cash flow shortage.
16. (Canceled)
17. (Canceled)
18. (Original) The financial model generator of claim 11 wherein the financial model displays the aggregate cash flow in the form of a timeline over a defined period of time.
19. (Original) The system of claim 11 wherein each annual point of said timeline can be interactively dragged up and down on its vertical axis.
20. (Previously Presented) A computer program embodied on a computer readable medium for developing a long term financial plan, accessible over a wide area network such as the Internet, comprising:
- code for projecting expected yearly income for a period of time;
  - code for projecting expected yearly expenses for said period of time;
  - code for providing over the wide area network, at least one of investment coaching for any surplus of income over expenses and financing coaching for any deficit of income over expenses;
  - code for providing over the wide area network, accessible customized automated coaching and independent customized counseling by a live advisor directly to a user; and
  - code for providing over the wide area network, access to the customized coaching and counseling via a user-selected service level agreement selected from a plurality of available unique service level agreements, [where] wherein each of the available unique service level agreements includes a unique combination of amounts of accessible customized counseling by the live advisor and customized automated coaching available ~~access to at least one of the automated coaching and the live advisor.~~
21. (Original) The computer program embodied on a computer readable medium of claim 20 further comprising code for accessing the user income and expense history resident on external databases.

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22. (Original) The computer program embodied on a computer readable medium of claim 20 further comprising a code segment for introducing risk events into the model.
23. (Original) The computer program embodied on a computer readable medium of claim 22 wherein the risk event includes at least one of:  
job loss, disability, casualty, market downturn, divorce, theft, fire, collision.
24. (Original) The computer program embodied on a computer readable medium of claim 20 further comprising a code segment for predicting and highlighting potential cash flow surplus and cash flow shortage for the user.
25. (Canceled)
26. (Canceled)
27. (Original) The computer program embodied on a computer readable medium of claim 20 further comprising a code segment for displaying the aggregated cash flow in the form of a timeline over a defined period of time.
28. (Original) The computer program embodied on a computer readable medium of claim 27 further comprising a code segment dragging up and down each annual point of said timeline interactively on its axis.
29. (Original) The computer program embodied on a computer readable medium of claim 28 further comprising a code segment for recalculating the aggregated cash flow based on the new positions of said annual points.